

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CLIFFORD S. ARNESON	§	Case No. 09-72289
FAWN M. ARNESON	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2009.
- 2) The plan was confirmed on 07/31/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/14/2011.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,540.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 14,392.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 14,392.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 852.97	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,852.97</b>
Attorney fees paid and disclosed by debtor:	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHANG & CARLIN, LLP	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
ASSOCIATED BANK	Sec	5,800.00	6,597.14	5,800.00	2,900.10	0.00
ASSOCIATED BANK	Uns	0.00	0.00	797.14	0.00	0.00
TD AUTO FINANCE LLC	Sec	6,980.93	6,980.93	6,980.93	6,980.93	405.77
TD AUTO FINANCE LLC	Uns	0.00	0.00	0.00	0.00	0.00
WELLS FARGO OPERATIONS	Sec	0.00	33,048.29	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	0.00	1,875.16	300.00	252.23	0.00
AAMS LLC	Uns	303.00	NA	NA	0.00	0.00
AAMS LLC	Uns	50.00	NA	NA	0.00	0.00
AAMS LLC	Uns	35.00	NA	NA	0.00	0.00
AFNI INC	Uns	127.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	238.00	245.83	245.83	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,157.00	1,157.24	1,157.24	0.00	0.00
CAPITAL 1 BANK	Uns	838.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,418.00	1,648.28	1,648.28	0.00	0.00
CHILDRENS PHYSICIANS GROUP	Uns	954.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	255.00	1,627.12	1,627.12	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	650.00	1,620.14	1,620.14	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPENDON COLLECTION	Uns	50.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	1,197.00	1,397.82	1,397.82	0.00	0.00
HARVARD COLLECTION	Uns	160.00	NA	NA	0.00	0.00
LAW OFFICE OF MITCHELL N. KAY	Uns	231.00	NA	NA	0.00	0.00
LVNV FUNDING, ASSIGNEE OF	Uns	1,200.00	NA	NA	0.00	0.00
MHFS	Uns	10.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Uns	667.00	NA	NA	0.00	0.00
MRSI	Uns	173.00	NA	NA	0.00	0.00
MRSI	Uns	153.00	NA	NA	0.00	0.00
MRSI	Uns	131.00	NA	NA	0.00	0.00
PELLETTIERI	Uns	210.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	35.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	231.40	231.40	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 6,980.93	\$ 6,980.93	\$ 405.77
All Other Secured	\$ 6,100.00	\$ 3,152.33	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 13,080.93</b>	<b>\$ 10,133.26</b>	<b>\$ 405.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 8,724.97</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,852.97	
Disbursements to Creditors	\$ 10,539.03	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 14,392.00</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 11/23/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.